



Order Filed on February 1, 2017  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Marie-Ann Greenberg, Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840  
Chapter 13 Standing Trustee**

IN RE:  
VALERIE C. MUHAMMAD

**Case No.: 16-30227**

**Hearing Date: 01/26/2017**

**Judge: JOHN K. SHERWOOD**

**ORDER DENYING CONFIRMATION AND DISMISSING PETITION**

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

**DATED: February 1, 2017**

A handwritten signature in cursive script, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

Debtor(s): VALERIE C. MUHAMMAD

Case No.: 16-30227JKS

Caption of Order: Order Denying Confirmation and Dismissing Petition

---

THIS MATTER having come before the Court on 01/26/2017 for a Confirmation Hearing of the Debtor(s)' Chapter 13 Plan, and the Court having considered the Chapter 13 Standing Trustee's report and good and sufficient cause having been shown, it is hereby

ORDERED AND DIRECTED, that the Confirmation of Debtor(s)' Chapter 13 Plan is hereby denied; and it is further

ORDERED AND DIRECTED, that the Debtor(s)' Voluntary Petition for Relief under Chapter 13 and all proceedings thereunder be and they hereby are dismissed without prejudice; and it is further

ORDERED AND DIRECTED, that upon case dismissal any funds held by the Chapter 13 Standing Trustee from payments made on account of Debtor(s)' Plan, less applicable Trustee fees and commissions, shall be disbursed to the Debtor(s) except

**\$305.82**

shall be disbursed to the Debtor(s)' Counsel for Counsel Fees and Costs hereby allowed as Administrative expenses and/or adequate protection payments due under the proposed plan or by Court Order.

Pursuant to 11 U.S.C. Sec. 349(b) this Court, for cause, retains jurisdiction over any additional application filed within 7 days by any administrative claimants for funds on hand with the Chapter 13 Trustee.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Valerie C. Muhammad  
Debtor

Case No. 16-30227-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db Valerie C. Muhammad, 413 Highalnd Avenue, Passaic, NJ 07055-3224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com

Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)  
eamonn.ohagan@usdoj.gov

Herbert B. Raymond on behalf of Debtor Valerie C. Muhammad bankruptcyl23@comcast.net,  
jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@co  
mcast.net; herbertraymond@gmail.com; carbonell\_c@hotmail.com; kdelyon.raymond@gmail.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com

TOTAL: 5